

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

BRADLEY J. IKE  
LAUREN E. IKE  
Debtor(s)

Case No. 19-21034CMB

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/15/2019.
- 2) The plan was confirmed on 06/18/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/13/2021, 06/28/2024, 07/26/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/10/2025.
- 6) Number of months from filing or conversion to last payment: 72.
- 7) Number of months case was pending: 75.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,265.00.
- 10) Amount of unsecured claims discharged without full payment: \$40,992.84.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$175,076.98
Less amount refunded to debtor	\$1,420.32

**NET RECEIPTS:** **\$173,656.66**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,548.23
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$11,948.23**

Attorney fees paid and disclosed by debtor: \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACAR LEASING LTD D/B/A GM FINAN	Unsecured	7,257.00	7,257.25	7,257.25	283.61	0.00
ALLY BANK LEASE TRUST**	Unsecured	2,235.00	2,235.18	2,235.18	87.35	0.00
ALTRAN EDUCATIONAL	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN CREDIT ACCEPTANCE	Unsecured	11,759.00	7,389.36	7,389.36	0.00	0.00
AMERICAN CREDIT ACCEPTANCE LL	Priority	NA	NA	NA	4,396.56	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	2,744.00	2,744.46	2,744.46	107.25	0.00
CAPITAL ONE NA**	Unsecured	1,583.00	1,655.06	1,655.06	64.68	0.00
CLEARVIEW FCU**	Unsecured	5,032.00	5,026.96	5,026.96	196.45	0.00
CLEARVIEW FCU**	Secured	0.00	0.00	0.00	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	15,257.00	15,537.77	15,537.77	15,537.77	2,019.73
CREDITECH	Unsecured	275.00	NA	NA	0.00	0.00
FENTER'S WARD++	Unsecured	1,350.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	12,445.72	12,445.72	12,445.72	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	185,745.00	189,955.68	0.00	106,048.34	0.00
GUARDIAN STORAGE SOLUTIONS	Unsecured	1,653.00	NA	NA	0.00	0.00
HARLEY DAVIDSON CREDIT CORP*	Secured	17,113.00	17,877.37	17,877.37	17,877.37	2,366.86
HARLEY DAVIDSON CREDIT CORP*	Secured	0.00	0.00	0.00	0.00	0.00
KEYSTONE ANESTHESIA	Unsecured	46.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	687.00	609.09	609.09	23.80	0.00
MERCURY	Unsecured	495.00	NA	NA	0.00	0.00
PHOENIX FINANCIAL SERVICE++	Unsecured	58.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,913.00	1,913.49	1,913.49	74.78	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,088.00	1,087.80	1,087.80	42.51	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	597.00	596.70	596.70	23.32	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	0.00	1,304.86	1,304.86	50.99	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,305.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CO	Unsecured	754.00	810.99	810.99	31.69	0.00
QUANTUM3 GROUP LLC AGNT - CRO	Unsecured	NA	758.82	758.82	29.65	0.00
ST CLAIR HOSPITAL	Unsecured	3,436.90	NA	NA	0.00	0.00
US DEPARTMENT OF HUD**++	Secured	30,000.00	36,095.54	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$106,048.34	\$0.00
Mortgage Arrearage	\$12,445.72	\$12,445.72	\$0.00
Debt Secured by Vehicle	\$33,415.14	\$33,415.14	\$4,386.59
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$45,860.86</b>	<b>\$151,909.20</b>	<b>\$4,386.59</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$4,396.56	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$4,396.56</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$33,390.02</b>	<b>\$1,016.08</b>	<b>\$0.00</b>

## **Disbursements:**

Expenses of Administration	\$11,948.23
Disbursements to Creditors	\$161,708.43

**TOTAL DISBURSEMENTS :** **\$173,656.66**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/20/2025

By:/s/ Ronda J. Winnecour

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**Trustee**

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.